

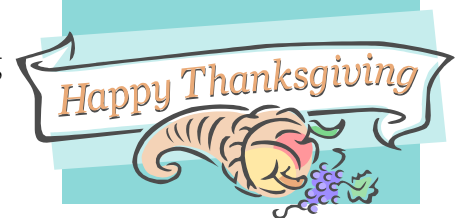


The Senior Sentinel

884-4100 885-5381 863-6112 587-8653 654-9003 798-0231



During the month of November the Office for the Aging will be closed in observance of the following holidays. **Veterans Day** Tuesday, November 11, **Thanksgiving** Thursday, November 27th and Friday, November 28th.



Have you done your Yearly Medicare Plan Review? Each fall you should review your current health and prescription drug coverage. Review any notices from your current plan about changes for next year. **Medicare Open Enrollment is October 15, 2014 through December 7, 2014.** There's never been a better time to check out Medicare coverage. There are new benefits available including lower prescription costs, wellness visits and preventive care.

Ways to get the help you need

1. Visit www.medicare.gov/find-a-plan to use the Medicare Plan Finder.
2. Look at your most recent "Medicare & You" handbook to see a listing of plans in your area.
3. Call 1-800-MEDICARE(1-800-633-4227) and say "Agent". Help is available 24 hours a day including weekends.
4. The Saratoga County Office for the Aging offers personalized health insurance counseling. **Appointments are required.** If you need an appointment call 884-4100.

Home Energy Assistance Program

The Home Energy Assistance Program (HEAP) is a federally funded program that *assists* low income households with the cost of heating their homes during the winter months. ***The 2014 - 2015 Regular HEAP program begins November 17, 2014 and is scheduled to close December 31, 2014. Emergency HEAP will open on January 2, 2015.*** The scheduled closing for emergency HEAP is March 16, 2015. The Saratoga County Office for the Aging will be accepting walk in applications for persons 60 years of age and older as well as those under 60 and disabled ***beginning November 17, 2014.*** Households that received a HEAP benefit last year will automatically be mailed an application for this year's program. If you would like to receive an application you may call the HEAP desk at 884-4111. Applications will be mailed out when the program opens. ***The office will not have applications until November 17, 2014.*** If ***any member*** of your household is on SNAP (formally known as food stamps), please contact your SNAP case worker at 884-4146. The HEAP program provides a ***once a year benefit*** which is credited directly to your heating account. Regular benefit amounts are based upon the house holds monthly income and commodity used to heat your home. This years guidelines are as follows:

Household Size	Maximum Monthly Income
1	\$2,194
2	\$2,869
3	\$3,544
4	\$4,219

Does Medicare cover mental health care?

Medicare Part B, the medical insurance part of Medicare, can help pay for outpatient mental health care like group therapy. In fact, Medicare Part B generally covers the following outpatient mental health services:

- Individual and group therapy
- Family counseling to help with your treatment
- Tests to make sure you are getting the right care
- Activity therapies, such as art, dance or music therapy
- Occupational therapy
- Training and education, such as training on how to inject a needed medication or education about your condition
- Substance abuse treatment
- Laboratory tests
- Prescription drugs that you cannot administer yourself, such as injections that a doctor must give you.

You can get these mental health services in an outpatient hospital program, a doctor's office, therapist's office, or a clinic. In addition, Medicare will help pay for outpatient mental health services you receive from most health care professionals. Keep in mind that Medicare covers outpatient mental health services differently than inpatient mental health services you receive while you're an inpatient at a hospital.

If you get your Medicare benefits through Original Medicare, the traditional Medicare program directly administered through the federal government, it's best to get these services from a health care professional who accepts Medicare and takes assignment so that you can pay the least for the services you receive. A health care provider who accepts Medicare and takes assignment agrees to accept the Medicare-approved amount for a health care service as payment in full. If you see non-medical doctors, such as clinical social workers or psychologists, make sure they are Medicare-certified and take assignment. Medicare will only pay for services provided by non-medical doctors if they accept Medicare and take assignment. In these cases, Original Medicare will pay 80 percent of the approved amount cost of Medicare-covered mental health services. You or your supplemental insurance will be responsible for pay the remaining 20 percent coinsurance.

Keep in mind that recent data has shown that less than 1 percent of doctors have formally opted out of Medicare, and that psychiatrists account for a significant share of these opt-out doctors. Opt-out doctors that have formally opted out of the Medicare program can charge their Medicare patients whatever they want. In addition, Medicare will not pay for care you receive from an opt-out doctor. Doctors that have opted out of Medicare must have you sign a private contract, indicating that he/she does not take Medicare and that you are responsible for paying the full cost of services you receive. If your doctor has opted out of Medicare and your doctor has not given you this contract, then you are not responsible for the care you receive. In any case, know that it's always helpful to ask your doctor or other health care provider whether he/she accepts Medicare, before you receive care.

If you get your Medicare benefits through a Medicare Advantage plan, also known as a Medicare private health plan, you will most likely need to get health care services from health care providers in your plan's network. Contact your plan directly to learn about your plan's costs, rules and coverage of mental health services.

Remember to change your clocks back one hour on November 2nd

National Hospice Month— For 30 years, Medicare has helped millions of people and their families cope with the final stages of a terminal illness. To find a hospice program, talk to your doctor or call your state hospice organization.

Saratoga County Office for the Aging
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Ballston Spa, N. Y. 12020

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New York State Office for the Aging, the County of Saratoga and local Municipalities*

From Our Dietitian:

Strategies To Control Holiday Eating

The span from Thanksgiving to New Years can sometimes seem like a six week never-ending temptation of unhealthy eating and overindulgences. Not only do we tend to eat more food during this time of year, but the spirit of the holiday can lead us to especially over consume added sugars, saturated fats, sodium and alcohol. Don't let this time of year undo the rest of the year's smart choices. Whether you are concerned about your weight, blood pressure, cholesterol and/or blood sugar levels, there are some smart strategies you can take to minimize the negative effects of holiday feasts and parties. Forget "banking" calories, eating less before the overeating opportunity will just make you hungry causing you to eat less healthy fare. Skipping meals and banking calories can also cause your blood sugars to drop too low which further encourages overeating. Here are some healthy holiday eating ideas you can try instead:

-Fill up on fiber-One way to prepare for the impending feast or holiday party is to add fiber to your regular meals beginning one or even 2 days before the big meal or party. Adding fiber will give you a satiety boost to gain fullness and control. High fiber cereals such as All-Bran, Fiber-One original, fruits such as apples, pears, vegetables from the cruciferous family such as broccoli, cauliflower, brussels sprouts as well as legumes are particularly bulk forming.

-Control your food microenvironment-Numerous research studies show that the proximity of food can determine how much you load on your plate. Keep the alcohol and less healthy foods down the table away from you and not within easy reach. If at a party, avoid standing near the least-healthy but most tempting foods.

-Zero out skippable choices-Even holiday meals serve up some food items you can take or leave so leave them completely. By not smelling, looking at and tasting even a single bite of these foods you can avoid unnecessarily revving up metabolic hunger signals and save hundreds of calories, extra fat, sodium and sugar.

-Eat slowly, then leave the table-Savor your holiday meal and try to be the last one to finish (without taking second helpings). Then get up and exit the table so you won't be tempted to resume eating.

-Don't wait to get back in control-The metabolic effects of Holiday feasts can make you hungry for one big meal after another. Although it is wise to start cutting out high calorie, high fat, sodium and sugary treats the next day, this alone can sometimes lead to failure because you get hungry and then overeat. One key recommendation here is to recover satiety first. The way to do this is to put yourself on a high fiber regime the very next morning-high fiber cereals and breads for breakfast, vegetables, and legume dishes at lunch and supper. This can help you lose the urge to overeat and start eating healthy again.